

Agua Caliente Band of Cahuilla Indians

2021 Insurance Requirements

In an effort to standardize the insurance program of the Tribe and coordinate the insurance of Photographers, Videographers and Photojournalists with the Tribe's own program, the following are the requirements for their insurance coverages:

General Liability Coverages:

Photographers, Videographers and Photojournalists, at their sole expense shall obtain and pay for, and at all times maintain in full force and effect a One Million Dollar (\$1,000,000) combined single limit per occurrence, and a One Million Dollar (\$1,000,000) combined single limit aggregate per project, Commercial General Liability policy. Such policy shall insure against any and all losses arising out of, or in connection with the operations of the vendor. Such coverage shall also provide products and completed operations coverage.

Automobile Liability Insurance:

Photographers, Videographers and Photojournalists, at their sole expense shall obtain and pay for, and at all times maintain in full force and effect a One Million Dollar (\$1,000,000) combined single limit per occurrence automobile liability policy. Such policy shall include coverage for non-owned and hired car coverage.

Worker's Compensation:

Photographers, Videographers and Photojournalists, at their sole expense shall obtain and pay for, and at all times maintain in full force and effect a worker's compensation policy in the statutory amount. Such coverage shall provide employer's liability of at least One Million Dollars (\$1,000,000), and include a waiver of subrogation in favor of the Tribe.

Common Provisions:

Certificate Holder:

Agua Caliente Band of Cahuilla Indians, its Employees and Agents
c/o F. T. Kieley III
Risk Management Consultant
P. O. Box 3275
Palm Springs, CA 92263-3275
Voice: (760) 327-9160 Fax (760) 327-6450

Additional Named Insured endorsements:

The policies shall name the Agua Caliente Band of Cahuilla Indians, its employees and agents as **Additional Named Insureds**.

Cancellation provisions:

Policies shall not be canceled or modified without at least thirty (30) days prior written notice.

Suitability of Companies:

All such coverage shall be written by admitted carrier in the State of California with a Best's insurance rating of A, Class X or better.

Primacy

All such coverage shall be primary insurance, and any insurance or self-insurance programs of the Agua Caliente Band of Cahuilla Indians shall be non-contributing.

In our ongoing attempt to reduce paper, we prefer to receive Certificates of Insurance in a PDF file emailed to: kanderson@aguacaliente-nsn.gov and acbcicerts@gmail.com

May 6, 2021